In Re:
Unbrin Imran

Order Filed on November 12, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 19- 25022 JNP

Adv. No.:

Hearing Date: 11/12/2019

## ORDER REGARDING REAFFIRMATION AGREEMENT

The relief set forth on the following pages, numbered two (2) through \_\_\_\_\_ is hereby **ORDERED.** 

DATED: November 12, 2019

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

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UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

The Reaffirmation Agreement
between the Debtor(s) andAmerica Honda Finance
is:
(Creditor)
XApproved
Disapproved.
However, the Court finds and concludes that the Debtor(s) has fully complied with deadlines of
11 U.S.C. Sections 521(a)(2), 521(a)(6) and 362(h). Accordingly, Creditor must seek further
order of this Court in order to exercise any remedies under the subject installment agreement
with respect to any pre-petition non-monetary defaults thereunder.
IT IS FURTHER ORDERED that in accordance with D.N.J. LBR 4001-2:
A secured creditor does not violate the automatic stay imposed by § 362 of the Code or the discharge injunction imposed by § 524 of the Code when it sends any of the following documents to the debtor:
(1) a regular monthly statement or payment coupon;
(2) a reminder statement which is informational only and does not demand payment;
(3) a notice of the status of an escrow account, including a notice regarding calculation of a new monthly payment based on a change in the property tax or insurance premium; or
(4) a notice of an adjustment

to a variable rate monthly mortgage payment resulting from a change in the interest rate.

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United States Bankruptcy Court
District of New Jersey

In re: Unbrin Imran Debtor Case No. 19-25022-JNP Chapter 7

## **CERTIFICATE OF NOTICE**

District/off: 0312-1 User: admin Page 1 of 1 Date Rcvd: Nov 13, 2019 Form ID: pdf903 Total Noticed: 1

101m 12 pa1700 10001 1001000

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db Unbrin Imran, 323 S Ash Ave, Galloway, NJ 08205-4401

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2019 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2019 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.axosfs.com

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.axosfs.com

Jeanie D. Wiesner on behalf of Debtor Unbrin Imran jwiesner@subranni.com,

dhoff@subranni.com;cwild@subranni.com;tom@subranni.com

Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5